IN THE UNITED STATES BANKRUPTCY COURT FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE

:

Rosalind C McCrea : BK NO.

17-10825-JKF

DEBTOR :

FIRST AMENDED CHAPTER 13 PLAN.

THIS PLAN DOES NOT ALLOW CLAIMS. You must file a proof of claim to be paid under any plan that may be confirmed.

1. PAYMENT AND LENGTH OF PLAN

Debtor shall pay the Trustee the sum of \$1,330.00 by September 2017, then beginning October 2017 \$407.00 per month for the final 53 months and in the total plan amount of \$22,901.00.

2. PRIORITY CLAIMS (INCLUDING ADMINISTRATIVE EXPENSES AND SUPPORT)

All allowed priority claims will be paid in full unless creditor agrees otherwise:

- A) The Standing Chapter Trustee's Commission shall be paid through the plan.
- B) The Administrative Claim for Attorney Fees of Michael D. Ward, Esquire in the amount of \$3.310.00.
- C) The allowed priority claim of the City of Philadelphia.

3. SECURED CLAIMS

- A) The allowed secured claim of the IRS, claim #1 in the amount of \$10,342.13, which amount includes all applicable interest, penalties and cost, shall be paid through the plan.
- B) Regarding of Deutsche Bank National Trust Co. Trustee, claim #2, which hold the mortgage on the Debtor's real estate property located at 516 Cross St., Philla PA 19147, The debtor shall obtain a modification of the mortgage within 6 months of Confirmation. Pending such modification, the Debtor shall make her monthly mortgage payments to said creditor.
- C) Regarding Claim #3 of the City of Philadelphia for real estate taxes on the Debtor's residence, no payments shall be made through the plan. Rather the Debtor shall plan make arrangements with the City of Philadelphia to make payments outside the plan.

- D) Regarding Claim # 4, a claim of the City of Philadelphia the total claim amount of \$5,774.73 shall be paid through the plan and in said amount all applicable interest, penalties and cost.
- E) Regarding Claim # 5, a claim of the City of Philadelphia the total claim amount of \$170.00 shall be paid through the plan, which amount includes all applicable interest, penalties and cost,
- 3) UNSECURED CLAIMS Allowed non-priority unsecured claims shall be paid: 100 % to allowed unsecured non-priority creditors.

4. EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Executory contracts and unexpired leases are assumed or rejected as follows:

Creditor/Lessor Property Description Assume/Reject

None

5. OTHER PLAN PROVISIONS AND MOTIONS

(a) Motion to Avoid Liens under 11 U.S.C. § 522(f). Debtor moves to avoid the following liens that impair exemptions:

Creditor Collateral Amount of Lien to be Avoided

None

(b) Lien Retention. Except as provided above in Section 5, allowed secured claim holders retain liens until: Liens are released at discharge.

Liens are released upon payment of allowed secured claim as provided above in Section 3. Liens are released upon completion of all payments under the plan.

- (c) Vesting of Property of the Estate. Property of the estate shall revest in Debtor: Upon confirmation
- (d) Payment Notices. Creditors and lessors provided for above in Sections 5 or 6 may continue to mail customary notices or coupons to the Debtor or Trustee notwithstanding the automatic stay.
- (e) Order of Distribution. Trustee shall pay allowed claims in the following order:

Trustee Commissions

Other Administrative Claims including payments of Attorney's Fees to Debtor's counsel.

Priority Claims

Secured Claims

General Unsecured Claims

Dated: \September 27, 2017

/s/ Rosalind McCrea